



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

SEPTEMBER 1999

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS - SEPTEMBER 1999

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	132	56	2	12,494	381,301
II	0	0	0	235	91	3	25,064	310,741
III	0	0	0	301	80	4	22,440	317,435
IV	0	0	0	53	47	2	32,358	646,581
V	0	1	9,000	96	78	0	16,523	544,701
VI	0	0	0	61	54	4	22,722	210,550
TOTALS	0	1	9,000	878	406	15	131,601	2,411,309
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	4	3	1	4	0	\$7,274,251	\$0	
II	5	5	0	5	0	\$3,493,099	\$0	
III	4	1	3	2	2	\$16,127,338	\$3,865,341	
IV	5	4	1	3	2	\$3,626,747	\$2,129,338	
V	7	2	5	2	5	\$6,614,890	\$12,349,137	
VI	1	1	0	1	0	\$3,082,948	\$0	
TOTALS	26	16	10	17	9	\$40,219,273	\$18,343,816	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE			
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS		
I	0/\$0	0/\$0	0	\$0	0	\$0		
II	0/\$0	0/\$0	0	\$0	0	\$0		
III	0/\$0	1/\$17,389,395	0	\$0	0	\$0		
IV	0/\$0	0/\$0	0	\$0	0	\$0		
V	1/\$41,701,581	1/\$5,228,345	0	\$0	0	\$0		
VI	0/\$0	2/\$635,847,674	0	\$0	0	\$0		
TOTALS	1/\$41,701,581	4/\$658,465,414	0	\$0	0	\$0		

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
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CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
24628	V	Brookhollow FCU - Houston, TX	9/20/1999	9,000	yes

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
4735	I	Bethpage Bethpage, NY	\$916,970,390	88,646	838
Field of Membership: Employees of Pall Corporation who work in or are paid from East Hills, New York;					
13727	I	TI Attleboro, MA	\$85,038,990	14,646	600
Field of Membership: Employees of Olsen Staffing Services who work in or are supervised from Attleboro, Massachusetts;					
10066	I	Merrimack Valley North Andover, MA	\$262,711,376	28,485	541
Field of Membership: Employees of Pentucket Medical Associates, Inc. who work in or are paid from North Andover, Massachusetts;					
9071	I	Direct Needham, MA	\$267,508,897	34,593	3800
Field of Membership: Employees of Cahners Business Information who work in or are paid from Newton, Massachusetts;					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	132	1357
Number of Federal Credit Unions Receiving Expansions	56	179
Potential Membership Increase	12,494	381,301
Number of FCU Requests Deferred	10	196
Number of FCU Requests Denied	2	8

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
20733	II	Sectional 158 FCU DuBois, PA	\$8,177,466	3,747	1,050
Field of Membership: Emps of Wal*Mart Distribution Center 6027 who work in Woodland, PA;					
5636	II	Chessie FCU Cumberland, MD	\$105,494,102	28,720	1,000
Field of Membership: Employees of Mid-Atlantic Medical Services, Inc. (MAMSI), who work in Frederick, MD;					
18242	II	West Shore Teachers FCU Camp Hill, PA	\$30,850,176	7,141	2,600
Field of Membership: Students attending Messiah College in Grantham, PA;					
857	II	Affinity FCU Bedminster, NJ	\$635,237,828	87,084	830
Field of Membership: Employees of Norkus Enterprise, Inc., who are paid or supervised from Point Pleasant, NJ;					
2551	II	Police & Fire FCU Philadelphia, PA	\$895,451,522	103,571	707
Field of Membership: Active voting members of Fraternal Order of Police, Bucks County, Lodge No. 53, located in Levittown, PA, who qualify for membership in accordance with its bylaws in effect September 27, 1997;					
16574	II	Patriot FCU Chambersburg, PA	\$192,959,031	42,824	660
Field of Membership: Employees of the Ingersoll-Rand Company who work in Shippensburg, PA;					
15095	II	Pinnacle FCU Edison, NJ	\$70,062,543	25,321	965
Field of Membership: Employees of Patient Care, Inc., who work in or are paid from West Orange, NJ;					
151	II	Justice FCU Arlington, VA	\$170,738,905	33,688	830

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

Field of Membership: Individual voting members and employees of the National Legal Aid and Defender Association located in Washington, DC, who qualify for membership in accordance with its bylaws in effect April 12, 1999;

5500	II	Northwest FCU Herndon, VA	\$635,894,787	48,453	1,343
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Field of Membership: Emps of Mitel, Inc., who work in or are headquartered in Herndon, VA (+843); Emps of Giesecke & Devrient America, Inc., who work in or are headquartered from Reston, VA (+500);

16657	II	LANCO FCU Lancaster, PA	\$25,521,640	7,412	600
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Field of Membership: Students enrolled at the Lancaster Bible College in Lancaster, PA;

11307	II	Apple FCU Fairfax, VA	\$333,796,266	44,989	1,500
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Field of Membership: Students enrolled at Mount Vernon High School in Alexandria, Virginia;

13919	II	Delaware FCU Dover DE	\$70,090,692	20,535	1,460
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Field of Membership: Employees of Mountaire Farms of Delmarva who work in Selbyville, DE;

2540	II	Aberdeen Proving Ground FCU Aberdeen, MD	\$331,231,458	68,418	907
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Field of Membership: Members and employees of St. Paul's Evangelical Luthern Church in Aberdeen, MD;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	235	2,738
Number of Federal Credit Unions Receiving Expansions	91	297
Potential Membership Increase	25,064	310,741
Number of FCU Requests Denied	3	92
Number of FCU Requests Delayed	29	447

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
352	III	Tampa Bay Tampa, FL	\$153,449,100	306,332	1,400
Field of Membership: Employees of Aide Services, Inc., dba Manpower, who work in or are paid from Tampa, Florida.					
3069	III	Sacred Heart New Orleans, LA	\$3,299,985	615	1,300
Field of Membership: Members of Saint Anthony of Padua Catholic Parish in New Orleans, Louisiana.					
5549	III	Clinchfield Erwin, TN	\$30,325,253	4,761	750
Field of Membership: Employees of Morrill Motors who work in or are headquartered in Erwin, Tennessee.					
7827	III	Jax Navy Jacksonville, FL	\$1,474,645,237	235,077	609
Field of Membership: Employees of Coggin Automotive Group who work in Jacksonville, Florida.					
9759	III	Fort Campbell Fort Campbell, KY	\$141,185,261	35,721	850
Field of Membership: Employees of Convergys Corporation who work in Clarksville, Tennessee.					
9986	III	Heritage Trust Charleston, SC	\$20,728,945	52,384	1,050
Field of Membership: Voting members of Charleston Rifle Club located in Charleston, South Carolina who qualify for membership in accordance with their bylaws in effect on August 5, 1999.					
12361	III	Carolina Trust Myrtle Beach, SC	\$74,115,558	24,513	500
Field of Membership: Employees of Florence County School District No. 3 who work in Florence County, South Carolina.					
19659	III	IBM Southeast Employees Boca Raton, FL	\$375,843,080	48,789	600
Field of Membership: Employees of Mark, Fore & Strike who work in Boca Raton, Florida.					
21971	III	CPM Charleston, SC	\$100,906,561	38,326	2,200
Field of Membership: Employees of BMW Manufacturing Corporation who work in Greer, South Carolina.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	301	3,434
Number of Federal Credit Unions Receiving Expansions	80	268
Potential Membership Increase	22,440	317,435
Number of FCU Requests Denied	4	44
Number of FCU Requests Deferred	60	450

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
15848	IV	CBI Plainfield, IL	13,314,271	1,710	600
Field of Membership: Employees of Chicago Bridge & Iron Company and their majority-owned subsidiaries, except temporary employees and foreign nationals at foreign locations.					
1427	IV	Midwest America Fort Wayne, IN	204,716,690	49,645	500
Field of Membership: Employees of All American Homes who work in or are paid from Decatur, Indiana.					
24113	IV	Citizens Equity Peoria, IL	1,688,409,654	208,374	800
Field of Membership: Employees of Progressive Health Systems, who work in, are paid from, or are supervised from Pekin, Illinois.					
24113	IV	Citizens Equity Peoria, IL	1,688,409,654	208,374	1,000
Field of Membership: Employees of the Peoria Park District, who work in, are paid from, or are supervised from Peoria, Illinois.					
24113	IV	Citizens Equity Peoria, IL	1,688,409,654	208,374	500
Field of Membership: Employees of Mercedes Restaurants, who work in, are paid from, or are supervised from Peoria, Illinois.					
11273	IV	Sterling United Evansville, IN	19,113,399	5,740	900
Field of Membership: Employees of the Welborn Clinic who work in Evansville, Indiana.					
5495	IV	Glass City Maumee, OH	78,076,468	19,438	780
Field of Membership: Members of VFW, George Rill Post No. 606, in Toledo, Ohio.					
24026	IV	Industrial Lafayette, IN	70,408,137	24,441	1,050
Field of Membership: Employees of Manpower who work in Lafayette, West Lafayette, and Monticello, Indiana.					
5431	IV	Dana Fort Wayne, IN	128,310,389	39,491	1,100
Field of Membership: Employees of World Color, Corinth Division, who work in Corinth, Mississippi.					
3536	IV	R. C. B. Employees Connersville, IN	5,043,644	1,117	595

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

Field of Membership: Employees, volunteers, and members, of the Fayette Community Council on Aging & Aged, Inc., in Connersville, Indiana, who qualify for membership in accordance with the association's charter and bylaws as of September 21, 1999.

24113	IV	Citizens Equity Peoria, IL	1,688,409,654	208,374	2,400
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Field of Membership: Employees of Family Video, who work in, are paid from, or are supervised from Springfield, Illinois.

24113	IV	Citizens Equity Peoria, IL	1,688,409,654	208,374	2,200
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Field of Membership: Employees of Morton Buildings, Inc., who work in, are paid from, or are supervised from Morton, Illinois.

24078	IV	Inland Employees East Chicago, IN	151,185,656	28,466	1,100
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Field of Membership: Employees of Majestic Star Casino who work in Gary, Indiana.

9588	IV	General Electric Cincinnati, OH	407,661,258	42,641	500
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Field of Membership: Employees of Jake Sweeney Automotive who work in, are paid from, or are supervised from Cincinnati, Ohio.

1083	IV	Columbus Ohio Teachers Columbus, OH	47,345,402	13,310	2,700
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Field of Membership: Students of DeVry Institute of Technology who attend classes in Columbus, Ohio.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	53	593
Number of Federal Credit Unions Receiving Expansions	47	188
Number of Potential Members Added	32,358	646,581
Number of FCU Requests Denied	2	23
Number of FCU Requests Deferred	11	127

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
1747	V	Arizona Phoenix, AZ	\$569,421,923	99,500	540
Field of Membership Addition: employees of Hospice of the Valley who work in Phoenix, Arizona.					
1750	V	Cosden Big Spring, TX	\$21,717,803	3,850	32,000
Field of Membership Addition: persons who live, work, worship or attend school in, and businesses and other legal entities located in Howard County, Texas.					
2115	V	El Paso Bell El Paso, TX	\$47,451,114	9,108	573
Field of Membership Addition: employees of Brylane who work in El Paso, Texas.					
7316	V	Pima Tucson, AZ	\$129,606,881	34,585	650
Field of Membership Addition: employees of Anderson Financial Network, Inc. who work in Tucson, Arizona.					
8111	V	Randolph-Brooks Universal City, TX	\$1,063,973,644	163,272	500
Field of Membership Addition: members of the Ashley Place Association, Inc. in San Antonio, Texas who qualify for membership in accordance with its bylaws in effect on September 17, 1999.					
8585	V	Genco Waco, TX	\$79,923,690	23,649	850
Field of Membership Addition: employees of Professional Medical Services, Inc. who work in Waco, Texas.					
11065	V	Security Service San Antonio, TX	\$1,417,904,222	367,001	1,000
Field of Membership Addition: employees of Billing Concepts Corp. who work in San Antonio, Texas.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

20565	V	Deer Valley Phoenix, AZ	\$118,666,413	14,219	665
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Field of Membership Addition: employees of TriWest HealthCare Alliance who work in or are paid from Phoenix, Arizona.

24406	V	Bellco First Engelwood, CO	\$851,283,806	117,482	800
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Field of Membership Addition: volunteers of Colorado's Ocean Journey located in Denver, Colorado.

24568	V	Firstel Brooklyn Center, MN	\$175,740,030	32,691	800
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Field of Membership Addition: employees of W.E. Lahr Company who work in or are paid from St. Paul, Minnesota.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	96	840
Number of Federal Credit Unions Receiving Expansions	78	663
Potential Membership Increase	16,523	544,701
Number of FCU Requests Denied	0	44
Number of FCU Requests Delayed	23	320

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
15732	VI	TRW Systems Manhattan Beach, CA	\$365,504,504	53,835	5,000
Field of Membership: Employees of California Pizza Kitchen, Inc. who work in or are paid from Los Angeles, California.					
20236	VI	NW Seattle, WA	\$179,579,364	24,402	2,000
Field of Membership: Employees of Northwest Hospital who work in Seattle, Washington.					
14650	VI	Parishioners Torrance, CA	\$32,518,915	6,451	1,532
Field of Membership: Members of St. Lucy Church in Long Beach, California; employees of St. Lucy Church who work in Long Beach, California.					
3943	VI	Burbank City Employees Burbank, California	\$96,958,093	7,580	700
Field of Membership: Voting members of the Friends of the Burbank Public Library in Burbank, California who qualify for membership in accordance with its charter and bylaws in effect on September 15, 1999.					
5912	VI	Denali Alaskan Anchorage, AK	\$164,125,189	31,542	1,500
Field of Membership: Voting members of the Anchor Town Sports Association Inc. in Anchorage, Alaska who qualify for membership in accordance with their charter and bylaws in effect on September 10, 1999.					
7065	VI	Forest Park Portland, OR	\$25,690,912	5,707	1,001
Field of Membership: Voting members of the Friends of Forest Park in Portland, Oregon who qualify for membership in accordance with their charter and bylaws in effect on September 23, 1999; employees of the Friends of Forest Park who work in Portland, Oregon.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	61	733
Number of Federal Credit Unions Receiving Expansions	54	200
Potential Membership Increase	22,722	210,550
Number of FCU Requests Denied	4	88
Number of FCU Requests Deferred	18	209

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
4847	I	St. Anthony of New Bedford New Bedford, MA	\$3,628,359	484	Feather Flex New Bedford, MA	\$2,762,265	Expand Services & Y2K
Continuing Field of Membership: Persons who live or work within the portion of New Bedford which lies to the north of Interstate Route 195 (except those persons who are eligible for membership in the Immaculate Conception of New Bedford FCU, St. Therese New Bedford FCU, U.A.W. Building Corporation FCU, or Sunbeam Employees FCU). Merging Field of Membership: Employees of Teledyne Rodney Metals Division of Teledyne, Inc. who work in New Bedford, Massachusetts; Los Angeles, California; Maryland Heights, Missouri; or Ivyland, Pennsylvania.							
1706	I	McKesson Stratford, CT	\$11,757,168	15916	Milford Hospital Employees Milford, CT	\$799,282	Abandonment of officials
Continuing Field of Membership: Employees of Foremost-McKesson, Inc. who work in the following states: Connecticut, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, Texas, Virginia, West Virginia, Wisconsin and Illinois except for those employees who work in Cairo, Illinois and many other groups. Merging Field of Membership: Employees of Milford Hospital, Inc. who work in Milford, Connecticut; employees of Home Care Plus who work in Milford, Connecticut.							
18273	I	American Broadcast Employees New York, NY	\$65,411,116	23625	Donovan Data Employees New York, NY	\$1,356,466	Lack of Sponsor Support
Continuing Field of Membership: Employees of ABC, Inc. and of its subsidiaries who work in the United States (except employees who are eligible for membership in another occupational-type credit union serving employees of the ABC or its subsidiaries); and other occupational and associational groups. Merging Field of Membership: Employees of Donovan Data Systems, Inc. who work in New York, New York.							
68324	I	Saco Valley Saco, ME	\$26,987,371	9196	Nissen Employees Biddeford, ME	\$2,356,238	Expand Services
Continuing Field of Membership: (state-chartered) Persons who live in Buxten, Dayton, Saco, Hollis, Lyman, Waterboro, Biddeford, and Old Orchard, ME. Merging Field of Membership: Employees of the John J. Nissen Baking Company, Inc. and of its subsidiary, the Gorman Bakery Company, who work in or who have headquarters in: Portland, Maine; Brewer, Maine; Lynn, Massachusetts; Wrocester, Massachusetts; or Central Falls, Rhode Island.							

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

24477	II	North Hills Municipal Emps Pittsburgh, PA	\$2,381,284	19828	Wilksburg Employees Pittsburgh, PA	\$156,178	Supervisory Concerns
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Continuing FOM: Employees and elected and appointed officials of several municipalities in Allegheny County, Pennsylvania; other select employee groups;
Merging FOM: Employees of the Borough of Wilksburg, Pennsylvania;

14127	II	Baker Phillipsburg, NJ	\$23,242,289	5993	Journal of Commerce NY Emps. Phillipsburg, NJ	\$313,423	Supervisory Concerns
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Continuing FOM: Emps of J.T. Baker Chemical Company who work in the following locations: Hayward, CA, Chicago, IL, Barbourville, KY, Phillipsburg or Linden, NJ, Jackson, TN, or Winchester, VA; other select employee groups;

Merging FOM: Employees of the Journal of Commerce Corporation and its wholly-owned subsidiaries, and The Economist Newspaper Group, parent company of the Journal of Commerce Corporation;

1476	II	Erie School Emps Erie, PA	\$117,889,474	19294	Reed Employees Erie, PA	\$101,613	Supervisory Concerns
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Continuing FOM: Employees of the School District of the City of Erie, Pennsylvania; other select employee groups;
Merging FOM: Employees of Reed Manufacturing Company in Erie, PA;

1394	II	Paragon Washington Twnshp, NJ	\$243,996,695	22550	Local 1804-1 Elizabeth, NJ	\$2,550,295	Emergency Merger
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Continuing FOM: Educational employees of East Bergen County, NJ; several select employee groups;
Merging FOM: Regular mbrs of Local 1804-1, Inter'l Longshoremen's Assoc., AFL-CIO, in North Bergen, NJ;

2540	II	Aberdeen Proving Ground Aberdeen, MD	\$352,766,640	16634	Liberty Medical Center Employees Baltimore, MD	\$371,590	Supervisory Concerns
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Continuing FOM: Civilian and military personnel of the U.S. Government who work at or are stationed at Aberdeen Proving Ground, MD; several select occupational and associational groups;

Merging FOM: Employees, medical staff, and technicians who work at the Liberty Medical Center in Baltimore, MD; volunteers who work at the above hospital under the supervision of the hospital staff; members of the auxiliary of the above hospital; and medical employees of staff doctors of the above hospital;

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
63530	III	Char-Meck Charlotte, NC	\$10,323,149	20771	Carolina Cooperative Charlotte, NC	\$15,978,274	Expanded services

Continuing Field of Membership: Persons eligible for membership in the Charlotte-Mecklenburg Unit of the N.C.E.A., other employees of The Charlotte-Mecklenburg Board of Education.

Merging Field of Membership: Employees of Rexham Corporation and its wholly-owned subsidiary, Laminex Industries, who work in Charlotte, Greensboro, Matthews, or Pinetops, North Carolina, Honeoye or New York, New

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

York, Flemington or Saddle Brook, New Jersey, Chicago, Oak Brook or Rockford, Illinois, Cleveland, Ohio, Atlanta, Georgia, Memphis, Tennessee, Cambridge or Westfield, Massachusetts, Dallas, Texas, Los Angeles, California, Bridgeport, Connecticut, or Edinburg, Indiana; various other select groups.

68374	III	Alabama National Guard Montgomery, AL	\$37,718,348	65167	Montgomery Railroad Montgomery, AL	\$2,886,682	Better services
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Continuing Field of Membership: Employees of National Guard Bureau, Office of the Adjutant General of Alabama, who work in or are paid from Montgomery, Alabama and approximately ten other select groups.

Merging Field of Membership: Employees of railroads and related companies who work in or out of Montgomery, Alabama; employees several other select groups.

17334	III	Morton Weeks Lydia, LA	\$5,141,490	15621	J & L Jeanerette, LA	\$149,064	Lost sponsor support
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Continuing Field of Membership: Employees of Morton Weeks, Inc., Carey Sale, Regional Emergency Medical Services, B & C Fabricators, Inc., and Degussa Corporation who work in Lydia, Louisiana.

Merging Field of Membership: Employees of Honiron, Inc., who are paid from Jeanerette, Louisiana.

68084	III	First South Memphis, TN	\$192,374,726	68059	Super Savings Memphis, TN	\$978,659	Lost sponsor
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Continuing Field of Membership: Credit union serves numerous multiple groups in the West Tennessee area.

Merging Field of Membership: Employees of the Memphis Hershey Chocolate Plant who work in Memphis, Tennessee.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
60532	IV	Landmark Danville, IL	19,932,414	66210	Local 1271 Danville, IL	1,543,223	Declining assets

Continuing Field of Membership: Twenty five select employee groups and residents of Vermilion County, Illinois.

Merging Field of Membership: Members of Local 1271 U.A.W.C.I.O. in Danville, Illinois.

6860	IV	Downriver Catholic Taylor, MI	73,805,159	10103	Fr. Patrick Kelly K.C. Dearborn, MI	543,866	Declining capital
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Continuing Field of Membership: Credit union serves 10 catholic parishes, 2 Knights of Columbus councils, and 1 cultural center in Dearborn, Michigan.

Merging Field of Membership: Members of the Father Patrick Kelly Council No. 3860, Knights of Columbus, in Dearborn, Michigan.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

13391	IV	Flagship Port Huron, MI	16,168,373	21961	Wirtz Employees Port Huron, MI	494,132	Sponsor downsizing
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Continuing Field of Membership: Employees of Prestolite Wire and Cable who work in Port Huron, Michigan, Rose City, Michigan, Jackson, Kentucky, Tifton, Georgia, Los Angeles, California, Hudson, Massachusetts; and 53 select groups in the Port Huron, Michigan area.

Merging Field of Membership: Employees of Wirtz Manufacturing, in Port Huron, Michigan.

21278	IV	Preferred Greenville, MI	29,439,803	62246	Extruded Metals Employees Belding, MI	586,115	Operating deficiencies
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Continuing Field of Membership: Persons who reside or work in Eureka, Montcalm, Sidney, and Fairplain Townships in Montcalm County, Michigan, in Otisco Township in Ionia County, Michigan, or in the villages of Stanton and Sheridan in Montcalm County, Michigan.

Merging Field of Membership: Employees of Extruded Metals or Extruded Aluminum Corporation in Belding, Michigan.

ASI	IV	Mutual Benefit Cincinnati, OH	49,093,497	4974	Clopay Employees Cincinnati, OH	2,588,749	Expanded services
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Continuing Field of Membership: Employees of C.G. & E., Cinergy, their successors and subsidiaries; employees of Manpower, Marriott Food Services, and Alternative Resources Corp., who work on the Cinergy premises.

Merging Field of Membership: Employees of the Clopay Corporation who work in Cincinnati or Russia, Ohio, Cerritos or Fresno, California, Hialeah or Orlando, Florida, Augusta, Kentucky, Bayonne, New Jersey, Ada, Oklahoma, Covington, Tennessee, or Ludlow, Vermont.

MERGERS APPROVED - CONTINUE

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
60242	V	Duluth Federal Employees Duluth, MN	\$13,841,365	63086	Duluth Medical Services Duluth, MN	\$6,518,458	Potential FOM reduction/in-
Continuing Field of Membership: federal government employees who live or work in Duluth, Minnesota.							stability
Merging Field of Membership: employees of many medical SEGs.							
67978	V	Kansas City Metropolitan Kansas City, KS	\$6,753,505	63276	Employees CU of Puritan-Bennett Lenexa, KS	\$1,166,602	Potential FOM reduction/in-
Continuing Field of Membership: serves greater Kansas City, Kansas area.							stability
Merging Field of Membership: employees of Puritan-Bennett Aero Systems.							
60037	V	Midwest Regional Kansas City, KS	\$34,525,805	62891	Osage Valley Osawatomie, KS	\$1,355,927	More/better services

Continuing Field of Membership: residents of a 7 county area in Kansas, numerous SEGs in Kansas City area, and the usual.

Merging Field of Membership: residents of a 4 county area in Kansas, and the usual.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

22157	V	Southwest Airlines Dallas, TX	\$82,920,179	13017	Cemco Mesquite, TX	\$5,285,046	Potential FOM reduction/ in- stability
Continuing Field of Membership: employees of Southwest Airlines and related companies; Coca-Cola of Dallas & Houston; Lomas Financial; and numerous SEGs. Merging Field of Membership: employees of Continental Electronics and numerous small SEGs.							
64986	V	Ottumwa Postal Employees Ottumwa, IA	\$5,477,016	61061	Ottumwa Railroad Employees Ottumwa, IA	\$1,806,023	Loss of FOM
Continuing Field of Membership: postal employees, federal employees, and employees of several SEGs in Ottumwa, Iowa; and the usual. Merging Field of Membership: railroad employees working in or out of Ottumwa, Iowa; and the usual.							
64778	V	Public Service Employees Denver, CO	\$254,236,558	17770	FBW Englewood, CO	\$1,329,844	Lack of sponsor support
Continuing Field of Membership: employees of Public Service Company and numerous other groups. Merging Field of Membership: employees of Western Farm Bureau Management Corporation, Life Insurance, and Mutual Insurance Society; employees of Colorado Farm Bureau and Colorado Farm Bureau Mutual Insurance Company.							
20147	V	Houston Teamsters Houston, TX	\$2,348,990	67863	Teamsters Local #988 Houston, TX	\$1,502,127	Loss of FOM
Continuing Field of Membership: members and employees of Teamsters Local #919 and #968; members of BWU Local #1111 and several SEGs. Merging Field of Membership: members and employees of Teamsters Local #988 and tenants in Teamsters Building.							

MERGERS APPROVED - CONTINUE[illegible]

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - September 30, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
13996/68412	III	Gulf States Maitland, FL	\$17,389,395	Expand FOM to greater geographic area.
68411	V	Bluestem El Dorado, KS	\$5,228,345	Desired community charter
24525/68413	VI	Pacific Service Walnut Creek, CA	\$551,032,731	FOM restriction
01437/68414	VI	Arco Los Angeles, CA	\$84,814,943	FOM restriction

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
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INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
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CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
24626	V	Boise Employees International Falls, MN	\$41,701,581	Desired community charter; lower costs